

UNITED STATES DISTRICT COURT  
DISTRICT OF OREGON

CLIFFORD HOM CHIN and  
GAYLE ROBYN CHIN,

Plaintiffs,

No. CV05-570

ORDER

v.

UNITED STATES TRUSTEE,

Defendant.

**MOSMAN, J.,**

This case presents an appeal from a final judgment of the United States Bankruptcy Court, District of Oregon, denying Clifford and Gayle Chin's Chapter 7 petition for a discharge of debt. This court has jurisdiction to hear this appeal pursuant to 28 U.S.C. § 158(a). The court conducts a *de novo* review of the bankruptcy court's conclusions of law, while findings of fact are reviewed for clear error. *See In re Cohen*, 300 F.3d 1097, 1101 (9th Cir. 2002).

Having reviewed the parties' briefs and the record on appeal, and having heard oral arguments in this case, IT IS ORDERED that this bankruptcy appeal is DENIED for the reasons stated on the record, and that the decision of the bankruptcy court denying debtors' Chapter 7 discharge is hereby AFFIRMED.

IT IS SO ORDERED.

DATED this 14th day of December, 2005.

/s/ Michael W. Mosman  
MICHAEL W. MOSMAN  
United States District Court

PAGE 1 - ORDER